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Mr John Stranix Pollin Memorial Community Development LLC 601 F Street N W Washington DC 20001

Dear Mr Stranıx

Further to my letter dated May 18 2007 the purpose of this letter to discuss the approximate annual insurance premium for homes to be constructed in the Linda Joy & Kenneth Jay Pollin development. As previously indicated, we understand that the FEMA FIS Panel 30 of 30 currently indicates that a portion of the development lies within Flood Plain A10. Nonetheless, all the homeowners with property located within a designated floodplain are eligible to purchase coverage through the National Flood Insurance Program. NFIP premiums are determined based on the limit of coverage purchased for building and contents, the actual flood zone, and the elevation certificate. Based upon our experience with placing policies for other projects in the District, we estimate the annual premium for property located in the A10 classification should be approximately \$750 annually. Moreover, in the event that the flood plain classification for the property is amended to a moderate-to low risk designation as a result of adding fill to the site, floodplain insurance should not be required for those units.

Please call me if you have any questions

Sincerely



